

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

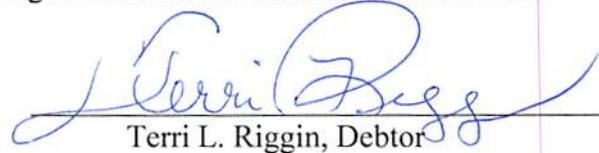
In Re: : Chapter 13
: :
Terri L. Riggan, : :
: :
: :
Debtor. : Case No. 24-22436 JAD

AFFIDAVIT OF INCOME

Terri L. Riggan, Debtor in the within bankruptcy, states that she is employed as a customer service representative by NiSource Corporate Services. From January 1, 2024, through the present, she has earned \$33,737.00. She has no income from any other source.

Proof of Debtor's income is attached.

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that statements herein are made subject to the penalties of 18 Pa.C.S.A. Section 4904 relating to unsworn falsifications to authorities.



Terri L. Riggan, Debtor

EXCELSIOR
NOT
REVIEWED

NiSource Corporate Services Co 801 East 86th Avenue Merrillville, IN 46410 +1 888-640-3320

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Terri Riggan	NiSource Corporate Services Co	131500	10/06/2024	10/19/2024	10/18/2024	
		Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current		1,685.85	232.25	213.16	3.95	1,236.49
YTD		33,737.03	4,568.38	4,510.14	334.42	24,324.09

Earnings							Employee Taxes		
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount	Description	Amount	YTD
Annual Incentive			0.000000			2,527.77	OASDI	93.53	1,870.56
Cur-Straight-addi	09/22/2024 - 10/05/2024	0.17	19.200000	3.28	4.52	84.78	Medicare	21.87	437.47
DR/Dentist Appt I			0.000000		8.00	153.60	Federal Withholding	33.49	913.87
FMLA Sick - 60%			0.000000		37.42	414.47	State Tax - PA	46.18	924.15
FMLA Sick-100%	09/22/2024 - 10/05/2024	26.73	19.200000	513.22	159.78	3,052.91	SUI-Employee Paid - PA	1.05	21.07
Floating Holiday -			0.000000		40.00	741.36	City Tax - GEORG	15.04	301.02
Holiday - RFR			0.000000		40.00	756.16	PA LST - GEORG	2.00	42.00
Illness in Family -			0.000000		16.00	301.28			
OT-Cur-Double			0.000000		0.17	6.53			
OT-Cur-T1/2			0.000000		2.32	66.10			
Regular Pay	09/22/2024 - 10/05/2024	-80.00	-19.200000	-1,536.00					
Regular Pay	09/22/2024 - 10/05/2024	53.27	19.200000	1,022.79					
Regular Pay	10/06/2024 - 10/19/2024	80.00	21.000000	1,680.00	1,045.61	20,099.51			
ShiftPay-Str	09/22/2024 - 10/05/2024	2.00	1.250000	2.56	21.94	28.01			
Sick-100% - RFR			0.000000		81.47	1,564.23			
Vacation-RFR			0.000000		208.00	3,940.32			
Earnings				1,685.85		33,737.03	Employee Taxes	213.16	4,510.14

Pre Tax Deductions		
Description	Amount	YTD
401(k)	50.50	933.38
Dental Pre-Tax	27.90	558.00
Medical Pre-Tax	151.05	3,021.00
Vision Pre-Tax	2.80	56.00
Pre Tax Deductions	232.25	4,568.38

Post Tax Deductions		
Description	Amount	YTD
Dependent Life After-Tax	3.95	79.00
Savings Plan Loan 1		255.42
Post Tax Deductions	3.95	334.42

Employer Paid Benefits		
Description	Amount	YTD
HSA Employer Seed		700.00
Imputed Income Life Insurance	4.37	68.22
Employer Paid Benefits	4.37	768.22

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	1,508.47	30,170.25
Medicare - Taxable Wages	1,508.47	30,170.25
Federal Withholding - Taxable Wages	1,457.97	29,236.87
State Tax Taxable Wages - PA	1,504.10	30,102.03
City Tax Taxable Wages - GEORG	1,504.10	30,102.03

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	C
Allowances	0	C
Additional Withholding	0	C

Payment Information				
Bank	Account Name	Account Number	USD Amount	Amount
Bancorp Bank	Chime	██████████	1,174.67	USD 61.82 USD

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NiSource Corporate Services Co 801 East 86th Avenue Merrillville, IN 46410 +1 888-640-3320						
Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Terri Riggan	NiSource Corporate Services Co	131500	09/08/2024	09/21/2024	09/20/2024	
	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions		Net Pay
Current	1,537.76	227.86	181.17	16.91		1,111.82
YTD	30,509.60	4,108.19	4,114.99	326.52		21,959.90

Earnings							Employee Taxes		
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount	Description	Amount	YTD
Annual Incentive			0.000000			2,527.77	OASDI	84.29	1,692.51
Cur-Straight-addi	08/25/2024 - 09/07/2024	0.04	19.200000	0.78	4.16	77.84	Medicare	19.71	395.83
DR/Dentist Appt I			0.000000		8.00	153.60	Federal Withholding	19.03	860.98
FMLA Sick - 60%			0.000000		37.42	414.47	State Tax - PA	41.63	836.22
FMLA Sick-100%	08/25/2024 - 09/07/2024	12.95	19.200000	248.64	101.05	1,925.29	SUI-Employee Paid - PA	0.95	19.07
Floating Holiday -			0.000000		40.00	741.36	City Tax - GEORG	13.56	272.38
Holiday - RFR	08/25/2024 - 09/07/2024	8.00	19.200000	153.60	40.00	756.16	PA LST - GEORG	2.00	38.00
Illness in Family -			0.000000		16.00	301.28			
OT-Cur-Double			0.000000		0.17	6.53			
OT-Cur-T1/2			0.000000		2.32	66.10			
Regular Pay	08/25/2024 - 09/07/2024	-80.00	-19.200000	-1,536.00					
Regular Pay	08/25/2024 - 09/21/2024	107.05	19.200000	2,055.36	944.34	18,011.12			
ShiftPay-Str	08/25/2024 - 09/07/2024	0.77	1.250000	0.98	18.44	23.53			
Sick-100% - RFR			0.000000		81.47	1,564.23			
Vacation-RFR	08/25/2024 - 09/07/2024	32.00	19.200000	614.40	208.00	3,940.32			
Earnings				1,537.76		30,509.60			
							Employee Taxes	181.17	4,114.99

Pre Tax Deductions		
Description	Amount	YTD
401(k)	46.11	836.69
Dental Pre-Tax	27.90	502.20
Medical Pre-Tax	151.05	2,718.90
Vision Pre-Tax	2.80	50.40
Pre Tax Deductions	227.86	4,108.19

Post Tax Deductions		
Description	Amount	YTD
Dependent Life After-Tax	3.95	71.10
Savings Plan Loan 1	12.96	255.42
Post Tax Deductions	16.91	326.52

Employer Paid Benefits		
Description	Amount	YTD
HSA Employer Seed		700.00
Imputed Income Life Insurance	3.45	60.40
Employer Paid Benefits	3.45	760.40

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	1,359.46	27,298.50
Medicare - Taxable Wages	1,359.46	27,298.50
Federal Withholding - Taxable Wages	1,313.35	26,461.81
State Tax Taxable Wages - PA	1,356.01	27,238.10
City Tax Taxable Wages - GEORG	1,356.01	27,238.10

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	
Allowances	0	0
Additional Withholding	0	0

Payment Information				
Bank	Account Name	Account Number	USD Amount	Amount
Bancorp Bank	Chime	██████████	555.91	USD 555.91 USD

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NiSource Corporate Services Co 801 East 86th Avenue Merrillville, IN 46410 +1 888-640-3320

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Terri Riggan	NiSource Corporate Services Co	131500	08/25/2024	09/07/2024	09/06/2024	

	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	1,538.31	227.85	181.29	17.42	1,111.75
YTD	28,971.84	3,880.33	3,933.82	309.61	20,848.08

Earnings						Employee Taxes			
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount	Description	Amount	YTD
Annual Incentive			0.000000			2,527.77	OASDI	84.32	1,608.22
Cur-Straight-addi	08/11/2024 - 08/24/2024	0.02	19.200000	0.39	4.12	77.06	Medicare	19.72	376.12
DR/Dentist Appt I			0.000000		8.00	153.60	Federal Withholding	19.08	841.95
FMLA Sick - 60%			0.000000		37.42	414.47	State Tax - PA	41.65	794.59
FMLA Sick-100%	08/11/2024 - 08/24/2024	32.00	19.200000	614.40	88.10	1,676.65	SUI-Employee Paid - PA	0.95	18.12
Floating Holiday -			0.000000		40.00	741.36	City Tax - GEORG	13.57	258.82
Holiday - RFR			0.000000		32.00	602.56	PA LST - GEORG	2.00	36.00
Illness in Family -			0.000000		16.00	301.28			
OT-Cur-Double			0.000000		0.17	6.53			
OT-Cur-T1/2			0.000000		2.32	66.10			
Regular Pay	08/11/2024 - 08/24/2024	-80.00	-19.200000	-1,536.00					
Regular Pay	08/11/2024 - 09/07/2024	128.00	19.200000	2,457.60	917.29	17,491.76			
ShiftPay-Str	08/11/2024 - 08/24/2024	1.50	1.250000	1.92	17.67	22.55			
Sick-100% - RFR			0.000000		81.47	1,564.23			
Vacation-RFR			0.000000		176.00	3,325.92			
Earnings				1,538.31		28,971.84	Employee Taxes	181.29	3,933.82

Pre Tax Deductions			Post Tax Deductions		
Description	Amount	YTD	Description	Amount	YTD
401(k)	46.10	790.58	Dependent Life After-Tax	3.95	67.15
Dental Pre-Tax	27.90	474.30	Savings Plan Loan 1	13.47	242.46
Medical Pre-Tax	151.05	2,567.85			
Vision Pre-Tax	2.80	47.60			
Pre Tax Deductions	227.85	3,880.33	Post Tax Deductions	17.42	309.61

Employer Paid Benefits			Taxable Wages		
Description	Amount	YTD	Description	Amount	YTD
HSA Employer Seed		700.00	OASDI - Taxable Wages	1,360.01	25,939.04
Imputed Income Life Insurance	3.45	56.95	Medicare - Taxable Wages	1,360.01	25,939.04
Employer Paid Benefits	3.45	756.95	Federal Withholding - Taxable Wages	1,313.91	25,148.46
			State Tax Taxable Wages - PA	1,356.56	25,882.09
			City Tax Taxable Wages - GEORG	1,356.56	25,882.09

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	
Allowances	0	0
Additional Withholding	0	0

Payment Information				
Bank	Account Name	Account Number	USD Amount	Amount
Bancorp Bank	Chime	██	555.88	USD
			555.87	USD

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NiSource Corporate Services Co 801 East 86th Avenue Merrillville, IN 46410 +1 888-640-3320						
Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Terri Riggan	NiSource Corporate Services Co	131500	08/11/2024	08/24/2024	08/23/2024	
	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions		Net Pay
Current	1,536.71	227.85	180.94	17.42		1,110.50
YTD	27,433.53	3,652.48	3,752.53	292.19		19,736.33

Earnings							Employee Taxes		
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount	Description	Amount	YTD
Annual Incentive			0.000000			2,527.77	OASDI	84.22	1,523.90
Cur-Straight-addi	07/28/2024 - 08/10/2024	0.02	19.200000	0.39	4.10	76.67	Medicare	19.70	356.40
DR/Dentist Appt I			0.000000		8.00	153.60	Federal Withholding	18.92	822.87
FMLA Sick - 60%			0.000000		37.42	414.47	State Tax - PA	41.60	752.94
FMLA Sick-100%	07/28/2024 - 08/10/2024	24.00	19.200000	460.80	56.10	1,062.25	SUI-Employee Paid - PA	0.95	17.17
Floating Holiday -			0.000000		40.00	741.36	City Tax - GEORG	13.55	245.25
Holiday - RFR			0.000000		32.00	602.56	PA LST - GEORG	2.00	34.00
Illness in Family -			0.000000		16.00	301.28			
OT-Cur-Double			0.000000		0.17	6.53			
OT-Cur-T1/2			0.000000		2.32	66.10			
Regular Pay	07/28/2024 - 08/10/2024	-40.00	-19.200000	-768.00					
Regular Pay	07/28/2024 - 08/24/2024	96.00	19.200000	1,843.20	869.29	16,570.16			
ShiftPay-Str	07/28/2024 - 08/10/2024	0.25	1.250000	0.32	16.17	20.63			
Sick-100% - RFR			0.000000		81.47	1,564.23			
Suspension - Tim	07/28/2024 - 08/10/2024	40.00	0.000000	0.00	40.00	0.00			
Vacation-RFR			0.000000		176.00	3,325.92			
Earnings				1,536.71		27,433.53	Employee Taxes	180.94	3,752.53

Pre Tax Deductions			Post Tax Deductions		
Description	Amount	YTD	Description	Amount	YTD
401(k)	46.10	744.48	Dependent Life After-Tax	3.95	63.20
Dental Pre-Tax	27.90	446.40	Savings Plan Loan 1	13.47	228.99
Medical Pre-Tax	151.05	2,416.80			
Vision Pre-Tax	2.80	44.80			
Pre Tax Deductions	227.85	3,652.48	Post Tax Deductions	17.42	292.19

Employer Paid Benefits			Taxable Wages		
Description	Amount	YTD	Description	Amount	YTD
HSA Employer Seed		700.00	OASDI - Taxable Wages	1,358.41	24,579.03
Imputed Income Life Insurance	3.45	53.50	Medicare - Taxable Wages	1,358.41	24,579.03
Employer Paid Benefits	3.45	753.50	Federal Withholding - Taxable Wages	1,312.31	23,834.55
			State Tax Taxable Wages - PA	1,354.96	24,525.53
			City Tax Taxable Wages - GEORG	1,354.96	24,525.53

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	
Allowances	0	0
Additional Withholding	0	0

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NiSource Corporate Services Co 801 East 86th Avenue Merrillville, IN 46410 +1 888-640-3320						
Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Terri Riggan	NiSource Corporate Services Co	131500	07/28/2024	08/10/2024	08/09/2024	
	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions		Net Pay
Current	698.88	202.72	63.24	17.42		415.50
YTD	25,896.82	3,424.63	3,571.59	274.77		18,625.83

Earnings							Employee Taxes		
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount	Description	Amount	YTD
Annual Incentive			0.000000			2,527.77	OASDI	32.28	1,439.68
Cur-Straight-addi	07/14/2024 - 07/27/2024	0.10	19.200000	1.92	4.08	76.28	Medicare	7.55	336.70
DR/Dentist Appt I			0.000000		8.00	153.60	Federal Withholding	0.00	803.95
FMLA Approve (07/14/2024 - 07/27/2024		3.70	0.000000	0.00	3.70	0.00	State Tax - PA	15.88	711.34
FMLA Sick - 60%			0.000000		37.42	414.47	SUI-Employee Paid - PA	0.36	16.22
FMLA Sick-100%	07/14/2024 - 07/27/2024	12.00	19.200000	230.40	32.10	601.45	City Tax - GEORG	5.17	231.70
Floating Holiday -			0.000000		40.00	741.36	PA LST - GEORG	2.00	32.00
Holiday - RFR			0.000000		32.00	602.56			
Illness in Family -			0.000000		16.00	301.28			
OT-Cur-Double			0.000000		0.17	6.53			
OT-Cur-T1/2			0.000000		2.32	66.10			
Regular Pay	07/14/2024 - 07/27/2024	-80.00	-19.200000	-1,536.00					
Regular Pay	07/14/2024 - 08/10/2024	96.30	19.200000	1,848.96	813.29	15,494.96			
ShiftPay-Str			0.000000		15.92	20.31			
Sick-100% - RFR			0.000000		81.47	1,564.23			
Vacation-RFR	07/14/2024 - 07/27/2024	8.00	19.200000	153.60	176.00	3,325.92			
Earnings				698.88		25,896.82	Employee Taxes	63.24	3,571.59

Pre Tax Deductions			Post Tax Deductions		
Description	Amount	YTD	Description	Amount	YTD
401(k)	20.97	698.38	Dependent Life After-Tax	3.95	59.25
Dental Pre-Tax	27.90	418.50	Savings Plan Loan 1	13.47	215.52
Medical Pre-Tax	151.05	2,265.75			
Vision Pre-Tax	2.80	42.00			
Pre Tax Deductions	202.72	3,424.63	Post Tax Deductions	17.42	274.77

Employer Paid Benefits			Taxable Wages		
Description	Amount	YTD	Description	Amount	YTD
HSA Employer Seed		700.00	OASDI - Taxable Wages	520.58	23,220.62
Imputed Income Life Insurance	3.45	50.05	Medicare - Taxable Wages	520.58	23,220.62
Employer Paid Benefits	3.45	750.05	Federal Withholding - Taxable Wages	499.61	22,522.24
			State Tax Taxable Wages - PA	517.13	23,170.57
			City Tax Taxable Wages - GEORG	517.13	23,170.57

	Federal	State
Marital Status	Married filing jointly (or Qualifying widow(er))	
Allowances	0	0
Additional Withholding	0	0